

In re **Willie James Cortez**Case No. 15-32382-H1-13

(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
14303 Whitecross Drive Houston, TX 77083 DOVER SEC 1, BLOCK 6, LOT 10 In Fort Bend County, Texas	Homestead	C	\$103,210.00	\$116,539.31
Total:		\$103,210.00		(Report also on Summary of Schedules)

In re **Willie James Cortez**Case No. 15-32382-H1-13

(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X	Savings Account #8800 Smart Financial Credit Union	C	\$708.70
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Freedom Checking Account #8810 Smart Financial Credit Union	C	\$0.00
		Checking Account Bank of America	C	\$1,900.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		2 Sofas	C	\$400.00
		Love Seat	C	\$100.00
		Coffee Table	C	\$100.00
		2 End Tables	C	\$100.00
		2 DVD Players	C	\$100.00
		5 Lamps	C	\$100.00
		Entertainment Center	C	\$300.00
		2 TVs	C	\$1,000.00
		Kitchen Table W/ Chairs	C	\$75.00
		Dining Room Table W/ Chairs	C	\$200.00
		China Cabinet	C	\$100.00

In re **Willie James Cortez**Case No. 15-32382-H1-13

(if known)

SCHEDULE B - PERSONAL PROPERTY*Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Flatware	C	\$5.00
		Pots & Pans	C	\$25.00
		Dishes & Glasses	C	\$20.00
		3 Beds	C	\$1,000.00
		2 Chests	C	\$50.00
		2 Dressers	C	\$100.00
		Armoire	C	\$100.00
		3 Night Stands	C	\$100.00
		TV Stand	C	\$100.00
		2 Refrigerators	C	\$200.00
		Stove	C	\$80.00
		Washer	C	\$100.00
		Dryer	C	\$100.00
		Freezer	C	\$100.00
		Microwave	C	\$25.00
		Vacuum Cleaner	C	\$100.00
		2 Desks	C	\$100.00
		Computer	C	\$150.00
		Lawn Mower	C	\$100.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Willie James Cortez**Case No. 15-32382-H1-13

(if known)

SCHEDULE B - PERSONAL PROPERTY*Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Tools	C	\$100.00
		Game System	C	\$100.00
		Patio Furniture	C	\$130.00
		2 BBQ Pits	C	\$1,000.00
		3 Paintings	C	\$100.00
		2 Mirrors	C	\$100.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books & Pictures	C	\$100.00
6. Wearing apparel.		Clothing & Shoes	C	\$500.00
7. Furs and jewelry.		3 Watches	C	\$360.00
		Jewelry	C	\$2,500.00
8. Firearms and sports, photographic, and other hobby equipment.		Browning 7 mm Rifle	C	\$700.00
		Sports Equipment	C	\$200.00
		Camping Equipment	C	\$300.00
		Hunting Equipment	C	\$1,000.00
		Winchester 12 Gauge Shot Gun	C	\$100.00
		Winchester 22 Rifle	C	\$100.00

In re **Willie James Cortez**Case No. 15-32382-H1-13

(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		2 Term Life Insurance Policies	C	\$2.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k)	C	\$149,817.53
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

In re **Willie James Cortez**Case No. 15-32382-H1-13

(if known)

SCHEDULE B - PERSONAL PROPERTY*Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

In re **Willie James Cortez**Case No. 15-32382-H1-13

(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 5

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Ford F-150 Pick Up Truck 4x4 Lariat Mileage: 130,000 2007 Jeep Liberty Mileage: 101,000 2009 Ford F-150 Mileage: 83,000 * Son Drives and Pays For 2013 Honda Rancher ATV - 4 Wheeler	C C C C	\$5,000.00 \$8,062.50 \$23,600.00 \$4,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Willie James Cortez**Case No. 15-32382-H1-13

(if known)

SCHEDULE B - PERSONAL PROPERTY*Continuation Sheet No. 6*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

6

continuation sheets attached

Total >

\$205,610.73

In re **Willie James Cortez**Case No. 15-32382-H1-13

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$155,675.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
14303 Whitecross Drive Houston, TX 77083 DOVER SEC 1, BLOCK 6, LOT 10 In Fort Bend County, Texas	11 U.S.C. § 522(d)(1) 11 U.S.C. § 522(d)(5)	\$0.00 \$0.00	\$103,210.00
Savings Account #8800 Smart Financial Credit Union	11 U.S.C. § 522(d)(5)	\$708.70	\$708.70
Freedom Checking Account #8810 Smart Financial Credit Union	11 U.S.C. § 522(d)(5)	\$0.00	\$0.00
Checking Account Bank of America	11 U.S.C. § 522(d)(5)	\$1,726.42	\$1,900.00
2 Sofas	11 U.S.C. § 522(d)(3)	\$400.00	\$400.00
Love Seat	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Coffee Table	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
2 End Tables	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
2 DVD Players	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
5 Lamps	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Entertainment Center	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
2 TVs	11 U.S.C. § 522(d)(3)	\$575.00	\$1,000.00
	11 U.S.C. § 522(d)(5)	\$425.00	
<i>* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.</i>		\$4,635.12	\$108,018.70

B6C (Official Form 6C) (4/13) -- Cont.

In re **Willie James Cortez**Case No. 15-32382-H1-13

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Kitchen Table W/ Chairs	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Dining Room Table W/ Chairs	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
China Cabinet	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Flatware	11 U.S.C. § 522(d)(3)	\$5.00	\$5.00
Pots & Pans	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Dishes & Glasses	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
3 Beds	11 U.S.C. § 522(d)(3)	\$575.00	\$1,000.00
	11 U.S.C. § 522(d)(5)	\$425.00	
2 Chests	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
2 Dressers	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Armoire	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
3 Night Stands	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
TV Stand	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
2 Refrigerators	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Stove	11 U.S.C. § 522(d)(3)	\$80.00	\$80.00
Washer	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Dryer	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Freezer	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Microwave	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
		\$7,115.12	\$110,498.70

In re **Willie James Cortez**Case No. 15-32382-H1-13

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Vacuum Cleaner	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
2 Desks	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Computer	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Lawn Mower	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Tools	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Game System	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Patio Furniture	11 U.S.C. § 522(d)(3)	\$130.00	\$130.00
2 BBQ Pits	11 U.S.C. § 522(d)(3)	\$575.00	\$1,000.00
	11 U.S.C. § 522(d)(5)	\$425.00	
3 Paintings	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
2 Mirrors	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Books & Pictures	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Clothing & Shoes	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
	11 U.S.C. § 522(d)(5)	\$0.00	
3 Watches	11 U.S.C. § 522(d)(4)	\$360.00	\$360.00
	11 U.S.C. § 522(d)(5)	\$0.00	
Jewelry	11 U.S.C. § 522(d)(4)	\$1,190.00	\$2,500.00
	11 U.S.C. § 522(d)(5)	\$0.00	
		\$11,245.12	\$115,938.70

B6C (Official Form 6C) (4/13) -- Cont.

In re **Willie James Cortez**Case No. 15-32382-H1-13

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 3*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Browning 7 mm Rifle	11 U.S.C. § 522(d)(3)	\$575.00	\$700.00
	11 U.S.C. § 522(d)(5)	\$125.00	
Sports Equipment	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
	11 U.S.C. § 522(d)(5)	\$0.00	
Camping Equipment	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
	11 U.S.C. § 522(d)(5)	\$0.00	
Hunting Equipment	11 U.S.C. § 522(d)(3)	\$575.00	\$1,000.00
	11 U.S.C. § 522(d)(5)	\$425.00	
Winchester 12 Gauge Shot Gun	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
	11 U.S.C. § 522(d)(5)	\$0.00	
Winchester 22 Rifle	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
	11 U.S.C. § 522(d)(5)	\$0.00	
2 Term Life Insurance Policies	11 U.S.C. § 522(d)(7)	\$2.00	\$2.00
401(k)	11 U.S.C. § 522(d)(10)(E)	\$149,817.53	\$149,817.53
2005 Ford F-150 Pick Up Truck 4x4 Lariat Mileage: 130,000	11 U.S.C. § 522(d)(2)	\$3,675.00	\$5,000.00
	11 U.S.C. § 522(d)(5)	\$1,325.00	
2007 Jeep Liberty Mileage: 101,000	11 U.S.C. § 522(d)(5)	\$0.00	\$8,062.50
	11 U.S.C. § 522(d)(2)	\$0.00	\$23,600.00
2009 Ford F-150 Mileage: 83,000			
		\$168,464.65	\$304,820.73

B6C (Official Form 6C) (4/13) -- Cont.

In re **Willie James Cortez**Case No. 15-32382-H1-13

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 4*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
* Son Drives and Pays For 2013 Honda Rancher ATV - 4 Wheeler	11 U.S.C. § 522(d)(5) 11 U.S.C. § 522(d)(5)	\$5,860.00 \$1,279.88	\$4,000.00
		\$175,604.53	\$308,820.73

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxxxxxx0001		DATE INCURRED: 11/2009 NATURE OF LIEN: Automobile COLLATERAL: 2007 Jeep Liberty REMARKS:				\$11,408.00	
1st Investors 380 Interstate North Parkway Suite 300 Atlanta, GA 30339	X	VALUE: \$8,062.50					\$3,345.50
ACCT #: xxxxxxxxxxxxx1001		DATE INCURRED: 02/2012 NATURE OF LIEN: Automobile COLLATERAL: 2009 Ford F- 150 REMARKS:				\$17,740.00	
Capital One Auto Finance 3905 N Dallas Pkwy Plano, TX 75093	-	VALUE: \$23,600.00					
ACCT #: xxxxxxxxxxxxx3082		DATE INCURRED: 05/2006 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Homestead - Ongoing Payment REMARKS:				\$101,599.00	
Citifinancial 605 Munn Road Fort Mill, SC 29715	-	VALUE: \$103,210.00					
ACCT #: xxxxxxxxxxxxx3082		DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: Homestead - Arrears REMARKS:				\$1,688.00	
Citifinancial 605 Munn Road Fort Mill, SC 29715	-	VALUE: \$1,688.00					
Subtotal (Total of this Page) >						\$132,435.00	\$3,345.50
Total (Use only on last page) >							

2 continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xx-xxx-xx1041		DATE INCURRED: Thru 2015 NATURE OF LIEN: Homeowners Association Lien COLLATERAL: 14303 Whitecross Drive Houston, TX 77083 REMARKS:				\$4,570.02	\$4,570.02
Dover Community Association 9518 Chalford Drive Houston, TX 77083	-	VALUE: \$103,210.00					
Representing: Dover Community Association		G.M. Majors, Lieutenant C/o Fort Bend County Precinct Two 303 Parkway , Suite 124 Missouri City, TX 77459				Notice Only	Notice Only
ACCT #: xxxxxxxxxxxxx0907		DATE INCURRED: 2014 NATURE OF LIEN: Property Tax Lien COLLATERAL: Homestead - Property Taxes Thru 2014 REMARKS:				\$1,846.98	\$235.98
Fort Bend County 1317 Eugene Heimann Circle Richmond, TX 77469	-	VALUE: \$103,210.00					
ACCT #: xxx-xxxx-xxx-0100		DATE INCURRED: 2014 NATURE OF LIEN: Property Tax Lien COLLATERAL: Homestead - MUD Taxes Thru 2014 REMARKS:				\$714.87	\$714.87
Kingsbridge MUD 11111 Katy Freeway, Suite 725 Houston, TX 77079-2197	-	VALUE: \$103,210.00					

Sheet no. 1 of 2 continuation sheets attached
to Schedule of Creditors Holding Secured ClaimsSubtotal (Total of this Page) >
Total (Use only on last page) >

\$7,131.87 \$5,520.87

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:							
Texas Property Tax Loans 2221 E. Lamar Blvd., Ste. 130 Arlington, TX 76006	-	DATE INCURRED: NATURE OF LIEN: Property Tax Lien COLLATERAL: Homestead - Property Tax Loan REMARKS:				\$7,716.79	\$7,716.79
		VALUE: \$103,210.00					
ACCT #: xxx-xxxx-xxx-0100							
West Keegans Bayou I.D. 11111 Katy Freeway, Suite 725 Houston, TX 77079-2197	-	DATE INCURRED: Thru 2014 NATURE OF LIEN: Property Tax Lien COLLATERAL: Homestead - ID Taxes Thru 2014 REMARKS:				\$91.65	\$91.65
		VALUE: \$103,210.00					

Sheet no. 2 of 2 continuation sheets attached
to Schedule of Creditors Holding Secured Claims

Subtotal (Total of this Page) >	\$7,808.44	\$7,808.44
Total (Use only on last page) >	\$147,375.31	\$16,674.81

(Report also on
Summary of
Schedules.) (If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6E (Official Form 6E) (04/13)

In re **Willie James Cortez**Case No. 15-32382-H1-13

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (04/13) - Cont.

In re **Willie James Cortez**Case No. 15-32382-H1-13

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Administrative allowances					
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:								
Keeling Law Firm 3310 Katy Freeway Suite 200 Houston, Texas 77007	-	DATE INCURRED: 04/28/2015 CONSIDERATION: Attorney Fees REMARKS:				\$3,668.00	\$3,668.00	\$0.00
ACCT #:						\$100.00	\$100.00	\$0.00
Keeling Law Firm 3310 Katy Freeway Suite 200 Houston, Texas 77007	-	DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:						

Sheet no. 1 of 1 continuation sheets
attached to Schedule of Creditors Holding Priority Claims

Subtotals (Totals of this page) >

\$3,768.00 \$3,768.00 \$0.00

Total >

\$3,768.00

(Use only on last page of the completed Schedule E.
Report also on the Summary of Schedules.)

Totals >

(Use only on last page of the completed Schedule E.
If applicable, report also on the Statistical Summary
of Certain Liabilities and Related Data.)

\$3,768.00 \$3,768.00 \$0.00

B6F (Official Form 6F) (12/07)
In re Willie James Cortez

Case No. 15-32382-H1-13
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM			
				CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: xxx2234 Banner Fin 4705 Ave. H Suite Rosenberg, TX 77471		-	DATE INCURRED: 09/05/2014 CONSIDERATION: Unsecured REMARKS:				\$375.00
ACCT #: xxxx3249 Credit Systems Intl In P O Box 1088 Arlington, TX 76004		-	DATE INCURRED: 08/2012 CONSIDERATION: Collecting for - Physicians Endoscopy Center REMARKS:				\$95.00
ACCT #: xxxxxxxx0001 Ecmc PO Box 16408 St. Paul, MN 55116		-	DATE INCURRED: 07/2014 CONSIDERATION: Educational REMARKS:				\$43,659.00
ACCT #: xxxxxxxxxxxxxxxxxxxx1211 Navient Po Box 9500 Wilkes Barre, PA 18773		-	DATE INCURRED: 03/2006 CONSIDERATION: Educational REMARKS:				\$9,352.00
ACCT #: xxxxxxxxxxxx0392 Onemain Fi 6801 Colwell Blvd Irving, TX 75039		-	DATE INCURRED: 11/2008 CONSIDERATION: Unsecured REMARKS:				\$6,658.00
ACCT #: Texas Car Title and Payday Loan Services 9400 Highway 6 South Houston, TX 77083		-	DATE INCURRED: CONSIDERATION: Payday Loan REMARKS:				\$685.00
Subtotal >				\$60,824.00			
Total >				\$60,824.00			

B6G (Official Form 6G) (12/07)

In re **Willie James Cortez**Case No. 15-32382-H1-13

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Kirt Hasselmeier	Third Party Finance - 4 Wheeler Contract to be ASSUMED

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Cortez, Elsa 14303 White Cross Drive Houston, TX 77083	
Cortez, Elsa 14303 White Cross Drive Houston, TX 77083	1st Investors 380 Interstate North Parkway Suite 300 Atlanta, GA 30339

Fill in this information to identify your case:

Debtor 1	Willie	James	Cortez
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF TEXAS		
Case number (if known)	15-32382-H1-13		

Check if this is:

An amended filing

A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	<u>Debtor 1</u>	<u>Debtor 2 or non-filing spouse</u>
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Production Technician</u>	
Employer's name	<u>Crown Cork and Seal Co. Inc.</u>	
Employer's address	<u>12910 Jess Pirtle Blvd.</u> Number Street _____ _____	
	<u>20211 S. University Blvd.</u> Number Street _____	

<u>Sugar Land</u> City	<u>TX</u> State	<u>77498</u> Zip Code	<u>Missouri City</u> City	<u>TX</u> State	<u>77459</u> Zip Code
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How long employed there? 29 Years 5 Years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<u>For Debtor 1</u>	<u>For Debtor 2 or non-filing spouse</u>
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. <u>\$5,586.88</u>	<u>\$2,520.00</u>
3. Estimate and list monthly overtime pay.	3. + <u>\$465.57</u>	<u>\$0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. <u>\$6,052.45</u>	<u>\$2,520.00</u>

Debtor 1 Willie James Cortez Case number (if known) 15-32382-H1-13

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$6,052.45	\$2,520.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$992.33	\$386.40
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$181.57	\$0.00
5d. Required repayments of retirement fund loans	5d. \$1,011.66	\$0.00
5e. Insurance	5e. \$254.97	\$0.00
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: <u>Uniforms</u>	5h. +\$16.68	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$2,457.21	\$386.40
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$3,595.24	\$2,133.60
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm	8a. \$0.00	\$0.00
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. \$0.00	\$0.00
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive		
Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: _____	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: <u>Son's Contribution for Car Payment</u>	8h. +\$620.00	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$620.00	\$0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$4,215.24	+ \$2,133.60 = \$6,348.84
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. +\$0.00	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.	12. \$6,348.84	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No. None.		
<input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1	First Name	Willie	Middle Name	James	Last Name	Cortez
Debtor 2 (Spouse, if filing)	First Name		Middle Name		Last Name	
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS						
Case number (if known)	15-32382-H1-13					

Check if this is:

An amended filing

A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

 No Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son	20 Years	<input type="checkbox"/> No
		<input checked="" type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

4. The rental or home ownership expenses for your residence.

Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes	4a.	\$225.00
4b. Property, homeowner's, or renter's insurance	4b.	\$175.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$200.00
4d. Homeowner's association or condominium dues	4d.	\$31.25

Debtor 1 Willie James Cortez Case number (if known) 15-32382-H1-13
 First Name Middle Name Last Name

		<u>Your expenses</u>
5.	Additional mortgage payments for your residence, such as home equity loans	5. _____
6.	Utilities:	
6a.	Electricity, heat, natural gas	6a. <u>\$460.00</u>
6b.	Water, sewer, garbage collection	6b. <u>\$120.00</u>
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. <u>\$360.00</u>
6d.	Other. Specify: _____	6d. _____
7.	Food and housekeeping supplies	7. <u>\$790.00</u>
8.	Childcare and children's education costs	8. _____
9.	Clothing, laundry, and dry cleaning	9. <u>\$150.00</u>
10.	Personal care products and services	10. <u>\$100.00</u>
11.	Medical and dental expenses	11. <u>\$125.00</u>
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. <u>\$450.00</u>
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. <u>\$100.00</u>
14.	Charitable contributions and religious donations	14. <u>\$60.00</u>
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. _____
15b.	Health insurance	15b. _____
15c.	Vehicle insurance	15c. <u>\$250.00</u>
15d.	Other insurance. Specify: _____	15d. _____
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. _____
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1 1st Investors	17a. <u>\$436.00</u>
17b.	Car payments for Vehicle 2 Capital One Auto Finance	17b. <u>\$620.00</u>
17c.	Other. Specify: Third Party Finance - 4 Wheeler	17c. <u>\$160.00</u>
17d.	Other. Specify: _____	17d. _____
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18. _____
19.	Other payments you make to support others who do not live with you. Specify: _____	19. _____
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a.	Mortgages on other property	20a. _____
20b.	Real estate taxes	20b. _____
20c.	Property, homeowner's, or renter's insurance	20c. _____
20d.	Maintenance, repair, and upkeep expenses	20d. _____
20e.	Homeowner's association or condominium dues	20e. _____

Debtor 1 Willie James Cortez Case number (if known) 15-32382-H1-13
 First Name Middle Name Last Name

21. Other. Specify: <u>See continuation sheet</u>	21. + <u>\$90.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. <u>\$4,902.25</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. <u>\$6,348.84</u>
23b. Copy your monthly expenses from line 22 above.	23b. - <u>\$4,902.25</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. <u>\$1,446.59</u>

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here:
None.

Debtor 1 Willie James Cortez Case number (if known) 15-32382-H1-13
First Name Middle Name Last Name

21. Other. Specify:

Emergency Savings Fund	\$50.00
Toll Road	\$40.00
Total:	\$90.00

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Willie James Cortez**Case No. **15-32382-H1-13**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$103,210.00		
B - Personal Property	Yes	7	\$205,610.73		
C - Property Claimed as Exempt	Yes	5			
D - Creditors Holding Secured Claims	Yes	3		\$147,375.31	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$3,768.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$60,824.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$6,348.84
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$4,902.25
TOTAL		27	\$308,820.73	\$211,967.31	

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Willie James Cortez**Case No. **15-32382-H1-13**Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$53,011.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$53,011.00

State the following:

Average Income (from Schedule I, Line 12)	\$6,348.84
Average Expenses (from Schedule J, Line 22)	\$4,902.25
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$9,648.99

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$16,674.81
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$3,768.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$60,824.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$77,498.81

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Willie James Cortez**

Case No. 15-32382-H1-13

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 5/13/2015

Signature /s/ Willie James Cortez
Willie James Cortez

Date _____

Signature _____

[If joint case, both spouses must sign.]